

BEST AVAILABLE COPYPATENT
09/726,292REMARKS**Abstract**

The Abstract has been amended to conform to Examiner's Objections.

Information Disclosure Statement

An Information Disclosure Statement listing a cited reference is attached.

Defective Declarations

Applicants have reviewed Declarations and have failed to find any of the defects set forth by Examiner. All of the Applicants are set forth in Declarations as citizens of United States, and their addresses appear to be complete and correct. Applicants request specific clarification of the objections, and therefore request that this requirement be held in abeyance until allowable subject matter is determined.

Rejection of Claims 10, 13, 17, 20, and 27 under 35 USC 112, second paragraph.

This rejection is respectfully traversed. It is submitted that the terms "enlarged touch pads" and "enlarged character fonts" are not intended to refer to any antecedents in the claim structures. They are terms that have well defined and understood meanings in general and in the computer interface art describing such devices which are enlarged to provide ease of use to visually and physically impaired people. These terms are generally understood to cover devices which are larger than the normal touch pads and character fonts.

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7

PATENT
09/726,292

Examiner's Interview

Applicants thank Examiner for the telephone interview granted to their Attorney on February 17, 2005. In this interview, Attorney attempted to point out that both the Sone and Haynes patents have significant differences of teaching from each other and from the present invention which would lead one skilled in the art away from combining with each other in the manner suggested by Examiner. It was emphasized, as will be set forth herein below, that the two references could be only be combined in the light of Applicants own disclosure. In this interview, Applicants offered the amendment being made herein to more clearly distinguish the present invention over the references as will be described in greater detail hereinbelow

The Rejection of Claims 1-2, 4-12, 14-19, and 21-27 under 35 USC 103(a) as being obvious over the combination of Sone (US6,826,554) in view of Haynes (US5,484,997) is respectfully traversed

While both the Sone and Haynes relate to some display technologies involved in the present invention, there is little in such references suggesting a combination. In fact, their individual teachings will lead away from any combination as suggested by Examiner.

Because display terminals such as ATMs which receive user cards are universal, they have conventionally had their display interfaces designed for general usage. Such general interfaces fail to take the individual needs of users into account. The present invention provides a solution to this problem by providing an insertable card with user specific data which is read by the receiving display terminal to provide a layout personalized for the user.

The Examiner concludes that Sone merely fails to teach
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PATENT
09/726,292

user cards insertable into display terminals. This is more than a minor deficiency in Sone. Sone is completely unconcerned with user card insertable display terminals. Sone relates to shopping center and super market systems for tracking the needs of their customers, and creating centralized databases which track customer input and purchasing histories from which varying personalized displays may be presented to the customers offering goods and services. The customer has some sort of identifying transponder, e.g. RF signalling devices on his person which is transmitted to the site central processor which in turn generates a display screen for the identified customer based upon information stored in the central database. This is stored data which the customer does not carry.

What the Examiner is proposing is that it would be obvious to one skilled in the art to substitute an insertable card loaded with the extensive information normally in Sone's central database for Sone's RF transmitted customer identification system. For support in rendering such a modification as obvious, the Examiner looks to the modifying Haynes reference. However, Haynes does not teach anything related to insertable or withdrawable user cards. Haynes discloses a user card which is actually an RF wireless transmitter for sending data stored on the card to an appropriate display terminal. Thus neither Sones or Haynes disclose operative insertable user cards. Even at col 1, lines 50-51 of Haynes, which Examiner relies on for teaching insertable user cards, the teaching is that such insertable cards can not be used for the purposes of Haynes because the card can not passively store any significant amount of data. Haynes then goes on to disclose his battery powered wireless RF transmitting card.

As set forth in the Interview with Examiner, neither

AUS920000750US1

9

PATENT
09/726,292

Sone nor Haynes relate to a passive insertable card which has stored data specifically defining the user's personalized display graphics layout. The claims have been amended to define this.

Thus, neither Sone nor Haynes teach any advantageous use of insertable user cards. Sone does not even mention such cards while Haynes would lead one skilled in the art away from Examiner's proposed combination of references by its negative view of insertable cards.

This combination of the Sone and Haynes references is being made not with the requisite foresight of one skilled in the art, but rather with the hindsight obtained solely by the teaching of the present invention. This approach cannot be used to render Applicants' invention unpatentable.

"To imbue one of ordinary skill in the art with knowledge of the invention in suit, when no prior art references of record convey nor suggest that knowledge, is to fall victim to the insidious effect of a hindsight syndrome wherein that which only the inventor taught is used against its teacher." W. L. Gore, 721 F 2d at 1553, 220 USPQ, pp. 312-313.

"One cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention." In re Fine, 5 USPQ 2d 1596 (C.A.F.C.) 1988.

The Rejection of Claims 3, 13, and 20 under 35 USC 103(a) as being obvious over the combination of Sone (US6,826,554) in view of Haynes (US5,484,997) further in view of Koh (US6,335,725) is respectfully traversed

Claims 3, 13, and 20 are submitted to be patentable for all of the reasons set forth above for the patentability of independent claims 1, 11, and 18. In addition, these claims set forth that the display layout is personalized to show enlarged touch pads or enlarged character fonts. It is conceded that Koh discloses the generation of enlarged fonts

AUS920000750US1

10

PATENT
09/726,292

and pads. However, Koh does not contribute anything affecting patentability with respect to deficiencies of the two basic references as set forth above.

In view of the foregoing, it is submitted that claims 1-27 are in condition for allowance, and such allowance is respectfully requested.

Respectfully submitted,

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AUS920000750US1

11

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